

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Perry A Edwards  
Donatila L. Edwards  
Debtors

Case No. 15-02686-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb  
cr  
+Perry A Edwards, Donatila L. Edwards, 153 Cathleen Drive, East Stroudsburg, PA 18302-7706  
++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)  
4674676 CHARTER ONE, C/O FIRSTMARK SERVICES, PO BOX 82522, LINCOLN, NE 68501-2522  
4662411 +Cawley & Bergman LLP, 117 Kinderkamack Rd, Ste 201, River Edge, NJ 07661-1916  
4662412 Citizen's Bank, P.O. Box 82522, Lincoln, NE 68501-2522  
4662413 Citizens One Auto Finance, 1 Citizens Drive, Riverside, RI 02915-3019  
4662829 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
4662414 +Credit Acceptance Corp, P.O. Box 5070, Southfield, MI 48086-5070  
4662416 +Gladys Arraez, 108 Shepherd Avenue, Brooklyn, NY 11208-1227  
4662417 +KML Law Group, P.C., Ste 5000 - BNY Independence Center, 701 Market St, Philadelphia, PA 19106-1538  
4662419 +M&T Bank, 80 Holtz Drive, Buffalo, NY 14225-1470  
4666315 +MIDLAND CREDIT MANAGEMENT INC, AS AGENT FOR MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
4710396 +NORTHAMPTON CLINIC COMPANY LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188  
4662421 Northland Group, PO Box 129, Thorofare, NJ 08086-0129  
4662422 +Pine Creek Estates Lot Owners Assoc, 204 Navajo Court, East Stroudsburg, PA 18302-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4669288 +EDI: STFC.COM Dec 22 2016 18:58:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
4662409 EDI: CAPITALONE.COM Dec 22 2016 18:58:00 Capital One Bank, P.O. Box 30253, Salt Lake City, UT 84130-0253  
4662410 +EDI: CAPITALONE.COM Dec 22 2016 18:58:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
4696359 +E-mail/Text: bankruptcy@cavps.com Dec 22 2016 18:59:54 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4662415 EDI: RMSC.COM Dec 22 2016 18:58:00 GE Capital Retail Bank, PO Box 965033, Orlando, FL 32896-5033  
4679409 +E-mail/Text: camanagement@mtb.com Dec 22 2016 18:59:50 Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288  
4662418 E-mail/Text: camanagement@mtb.com Dec 22 2016 18:59:50 M & T Bank, PO Box 900, Millsboro, DE 19966  
4662420 +EDI: MID8.COM Dec 22 2016 18:58:00 Midland Funding, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255  
4697838 +E-mail/Text: bncmail@w-legal.com Dec 22 2016 18:59:53 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4662423 +EDI: WTRNBANK.COM Dec 22 2016 18:58:00 TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee martin@martin-law.net  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@goldbecklaw.com  
Timothy B. Fisher, II on behalf of Debtor Perry A Edwards donna.kau@pocono-lawyers.com  
Timothy B. Fisher, II on behalf of Joint Debtor Donatila L. Edwards donna.kau@pocono-lawyers.com  
United States Trustee ustpre03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Credit Acceptance Corporation  
mortonlaw.brcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 7

**Information to identify the case:**Debtor 1 **Perry A Edwards**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8250**

EIN --\_-----

Debtor 2 **Donatila L. Edwards**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9560**

EIN --\_-----

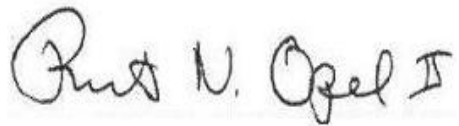
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:15-bk-02686-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Perry A Edwards

Donatila L. Edwards

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

December 22, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**